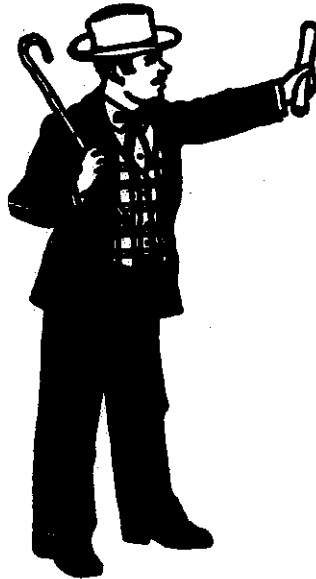


ROBERT H. CAMPBELL & ASSOCIATES

Auctioneers & Appraisers

ESTABLISHED 1947



APPRAISAL REPORT

FOR

Estate of Caldwell McMillan
1886 Crownsville Road
Annapolis, Maryland 21401

Appraiser:

Jane Campbell-Chambliss, M.A.

EXHIBIT

E

TELEPHONE
301-263-5808



ROBERT H. CAMPBELL & ASSOCIATES

Auctioneers & Appraisers

ESTABLISHED 1947

LICENSED AUCTIONEERS AND APPRAISERS OF REAL ESTATE AND PERSONAL PROPERTY

MEMBER NATIONAL, STATE AUCTIONEER'S ASSOCIATIONS

& INTERNATIONAL SOCIETY OF APPRAISERS

121 PRINCE GEORGE STREET

ANNAPOLIS, MARYLAND 21401

Mr. Merle F. Maffei, Esquire
113 Cathedral Street
Annapolis, Maryland 21401

September 20, 1990

Re: Estate of Caldwell McMillan, Sr.

Dear Mr. Maffei:

The following Appraisal Report has been undertaken to determine a value estimate of Market Value. Market Value is defined by the Federal Home Loan Bank Board (FHLBB) and the National Association of Independent Fee Appraisers (N.A.I.F.A.) as : " Market value is the most probable price which a property should bring in competitive and open market under all conditions requisite to a fair sale, the buyer and the seller, each acting prudently, knowledgeably and assuming the price is not effected by undue stimulus." Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: buyer and seller are typically motivated; both parties are well informed or well advised, and each acting in what he considers his own best interest; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and the price represents the normal consideration for the property sold affected by special or creative financing or sales concessions granted by anyone associated with the sale.

This Appraisal Report has been structured to comply with the standards and reporting requirements as set forth by the Federal Home Loan Bank Board (FHLBB) and in accordance with principles and procedures for evaluation and valuation of real property and in conformity with the Code of Ethics of the National Association of Independent Fee Appraisers (N.A.I.F.A.), further that we have considered all known factors affecting the value of the property and that to the best of our knowledge and belief the statements and opinions contained in the report are correct as set forth.

The three approaches used in the specific determination of the dollar estimate amount of value were the Cost Approach, Direct Sales Comparison Approach, and the Income Approach.



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The Cost Approach sometimes referred to as the Summation Approach, is the Value Indicator that consists of estimating the costs of building the improvements as of the date of the appraisal, depreciating those improvements to present value, and adding the value of the site/land to arrive at the indicated value of the property. Two (2) types of cost generally estimated by the appraiser are Replacement Cost and Reproduction Cost. Replacement Cost is the cost to build a dwelling with the same functional utility as the subject's improvements employing present construction practices and materials. For a new structure, reproduction cost equals replacement cost. Reproduction Cost is the cost to create a replica of the subject's improvements employing the identical materials and original construction practices. To determine the cost to build the appraisers consulted with area architects and contractors as well as using the "Marshall-Swift" Residential Cost Handbook. Also taken into consideration for the Cost Approach is the age of the improvements, overall appearance and serviceability, functional and economic obsolescence, preventative maintenance, and the effected repairs of the improvements.

The Direct Sales Comparison Approach, sometimes referred to as the Market Data Approach, is a process of comparing similar properties sold in the market place. This Value indicator is often the most reliable in residential appraising. In this approach the appraiser is interpreting the action of the buyers and the seller in an open market. This is aptly explained in the Principle of Substitution which is the basis for the Direct Sales Comparison Approach. This principle states that when two or more similar properties are available the one with the lesser price will likely receive the greatest attention. It also states, a prudent purchaser could not reasonably justify paying more for a property than the cost of buying a similar one. Taken into consideration during this evaluation process is the desirability of the subject and comparable properties, age of the properties, overall appearance and serviceability, preventative maintenance, effected repairs, and the marketability of the property in its present condition. Also taken into consideration is the demand for and subsequent sale of comparable property in the market area. This demand is determined and subsequent effect on valuation is determined by consulting with area realtors, recorded sales as listed in the "Lusk" Report, verification through real estate tax records, and then viewing said comparable sales.



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The Income Approach is the approach that elicits the relationship between market value and income and is expressed as a rate or multiplier. The Principle of Anticipation is the basis of the Income Approach as the typical buyer relates the present worth of a property to its potential future income stream and any other benefits it may offer. The relationship between the value of a property and its potential income can be defined as a Gross Income Multiplier. These multipliers may be based on annual income (Gross Rent Multiplier) or monthly income (Gross Monthly Multiplier). In residential appraising the use of a Gross Monthly Multiplier (G.M.M.) is more common. The use of the Income Approach in appraising single family residences is not widely used due to the lack of recorded or verifiable rental rates.

This report is offered with no other contingent or limiting conditions which would affect the value stated. No other person has provided significant professional assistance, unless noted elsewhere, to the Appraisers signing this report. The Appraisers have no present or contemplated future interest in said property as either principles or as agents which would bias the Appraisal Report. Employment to make this appraisal and compensation for it are not based on the valuation found nor are they contingent on the client's use of the report or the success or failure related to said use, but rather a fair professional fee.

Possession of this report or any copies does not carry with it the right of publication, nor may the same be used for any other purpose by anyone but the above named owner with the previous written consent of the Appraisers, and in any event, only in its entirety and with the proper qualifications, limiting conditions, and cover letter. No change of any item in this Appraisal Report shall be made by anyone other than the Appraisers, and the Appraisers shall have no responsibility for any such unauthorized change.



ROBERT H. CAMPBELL & ASSOCIATES

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PARCEL ONE

Lot 28 Plat 2 improved known as 1886 Crownsville Road, Twin Hills, Annapolis, Maryland. The property is further noted as Tax Map 44 Block 21 Parcel 82 Tax Account Number 2-852-90058962. The property contains 180,454 square feet or 4.143 acres. The property is duly recorded in Liber 0446 Folio 391 of the Anne Arundel County Land records.

The property is improved by a One story brick rancher being approximately 30 years old.

The first floor has a sitting room, living room, dining room, kitchen, den, 3 bedroom, and 1 3/4 bath rooms.

The lower level has been converted into a basement apartment. The apartment contains a laundry room, 2 bedrooms, 3/4 bath, living room dining room combination, 4 closets, and utility room.

The house has a 100% excavated finished basement with a concrete floor. The basement has a walk out entrance and exit.

The dwelling has wall to wall carpet, and resilient tile floors. The walls are drywall with painted woodwork. There are two brick fireplaces one is located in the basement apartment the other is located in the living room on the main level.

The dwelling has forced oil warm air heat, electric hot water heater, propane gas for cooking. The dwelling has no central air conditioning system.



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PARCEL ONE-CONTINUED

Attached to the rear of the dwelling is an enclosed sun porch with and attached raised wooden deck with steps leading away from the dwelling.

The interior condition of the house is good, with no obvious maintenance required.

The dwelling has a composition shingle roof, with aluminum gutters and downspouts. The house is insulated and has storm windows and screens.

The exterior is in good condition with no obvious maintenance required.

Access to the site is gained by a 10 foot right of way, which has egress to Crownsville Road. Crownsville road is a County maintained road with no curbs, gutters, or sidewalks.

There are several other structures located on the property. The first of which is a wooden storage building being approximately 11 feet by 17 feet, with a tin roof. The building is in poor condition, but is still used for storage.

To the left side of the storage shed is a Tobacco Barn measuring approximately 67 feet by 26 feet. The barn has a dirt floor, and a tin roof. Currently the building is used for storage.



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PARCEL ONE-CONTINUED

Located in the rear of the subject property is a wooden chicken coop, measuring 150 feet by 21 feet. The coop has an asbestos shingle siding, with a composition shingle roof. It was noted some repair is required. Currently the structure is for storage.

Located behind the main house is a cinder block pump house measuring 7 feet by 16 feet. The building has a tin roof, with no gutters or downspouts.

To the left of the main house is a two story block foundation and framed apartment/garage combination. The building measures 45 feet by 18 feet. There is a 5 foot over hang over part of the building. This structure is in average condition, with exterior maintenance such as painting and some shingle repair needed.

The property sits on the top of a hill, which has steep slopes to the left side of the property.

The property is zoned Residential Agriculture R-A, and its current use is Residential.

The property has a private well and a private septic system, telephone, and electric service (Baltimore Gas & Electric Company).



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PARCEL ONE- CONTINUED

The property is located close to major arteries to Baltimore, Washington, D.C. and the Historical District of Annapolis.

The property has close proximity to Private and Public schools, churches and synagogues, and shopping districts.

In my opinion I believe the market value of the above described property as of December 3, 1989, the date of death, to be Two Hundred and fifty thousand dollars. (\$ 250,000.00)



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PARCEL TWO

Lot 15 Plat 2 unimproved known as 1904 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax map 44 Block 21 Parcel 82, Tax Account number 2-852-90058960. The property contains 127,657 square feet or 2.931 acres, being only one legal buildable lot. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. This lots fronts on Mackiebeth Court. Located on the Southwest corner of the lot is a 50 foot storm drain. The property has no public or private services to the site. The property is zoned R-A Residential Agriculture.

\$ 67,000.00

PARCEL THREE

Lot 16 Plat 2 unimproved known as 1908 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82 Tax Account number 2-852-90058961. The property contains 93,050 square feet or 2.136 acres, being only one legal bailable lot. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. Access to this lot is gained by a 20 foot 2 inch right of way. On the North East corner of the lot is a 50 foot storm drain easement. The property has no public or private services to the site. The property is zoned R-A Residential Agriculture.

\$ 67,000.00



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PARCEL FOUR

Lot 22 Plat 3 unimproved known as 1920 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82, Tax Account number 2-852-90058972. The property contains 168,156 square feet or 3.860 acres, this being one legal building site. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. The property fronts on Mackiebeth Court. The site is at the very end of the Cul de Sac, down a 20 foot 42 inch strip of land. The property has no private or public services to the site. The property is zoned R-A residential Agriculture.

\$ 67,000.00

PARCEL FIVE

Lot 23 Plat 3 unimproved known as 1919 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82, Tax Account number 2-852-90058973. The property contains 144,964 square feet or 3.328 acres, this being one legal building site. The property is duly recorded in Liber 0466 Folio 391 in the Anne Arundel County land records. The property fronts on Mackiebeth Court at the end of the Cul de Sac. The property has no private or public services to the site. The property is zoned R-A Residential Agriculture.

\$ 67,000.00

PARCEL SIX

Lot 24 Plat 3 unimproved known as 1917 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82, Tax Account number 2-852-90058974. The property contains 230,586 square feet or 5.293 acres, this being one legal building site. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. The property fronts on Mackiebeth Court. The property is located at the end of the Cul de Sac. The rear of this lot backs up to the 100 year flood plain, and has several areas of steep slopes. The property has no private or public services to the site. The property is zoned R-A Residential Agriculture.

\$ 67,000.00



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PARCEL SEVEN

Lot 25 Plat 3 unimproved known as 1915 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82, Tax Account number 2-852-90058975. The property contains 199,367 square feet or 4.577 acres, this being one legal building site. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. The property has no private or public services to the site. The property is zoned R-A Residential Agriculture.

\$ 67,000.00

PARCEL EIGHT

Lot 26 Plat 3 unimproved known as 1913 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82, Tax Account number 2-852-90058976. The property contains 65,271 square feet or 1.498 acres, this being one legal building site. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. The property has no private or public services to the site. The property is zoned R-A Residential Agriculture.

\$ 67,000.00

PARCEL NINE

Lot 27 Plat 3 unimproved known as 1911 Mackiebeth Court, Twin Hills, Annapolis, Maryland. Tax Map 44 Block 21 Parcel 82 Tax Account number 2-852-90058977. The property contains 130,389 square feet or 2.993 acres, this being one legal building site. The property is duly recorded in Liber 0446 Folio 391 in the Anne Arundel County land records. Access to the site is gained by a 20 foot right of way located off Mackiebeth Court. The property has no private or public services to the site. The property is zoned R-A residential agriculture.

\$ 67,000.00

I believe the total market values of the above described properties as of December 3, 1989, the date of death, to be Seven hundred and Eighty six thousand dollars.

TOTAL APPRAISED VALUE..... \$ 786,000.00

Respectfully submitted,

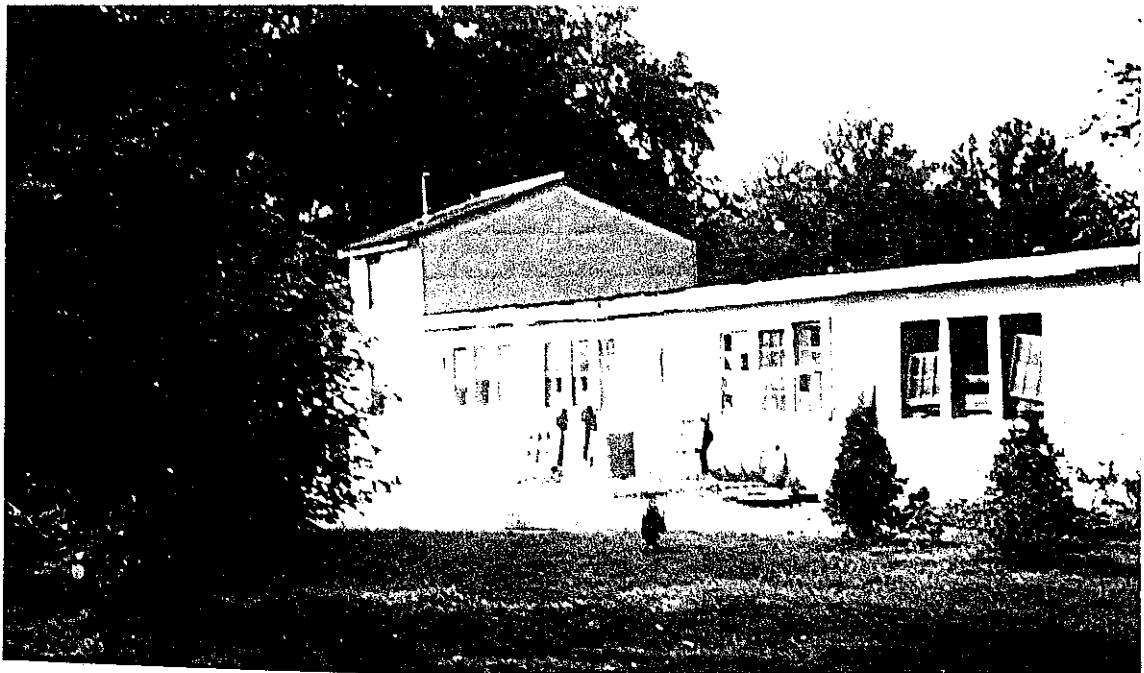
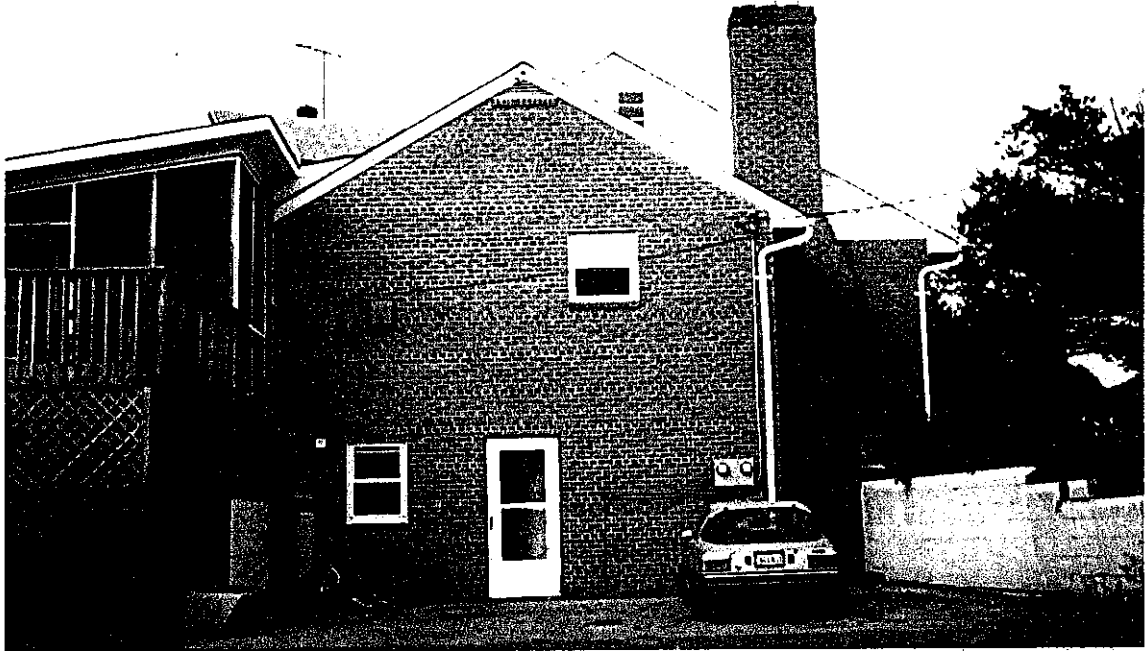
Jane Campbell-Chambliss
Jane Campbell-Chambliss, M.A.
Apprasier



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PHOTOGRAPHS OF 1886 Crownsville Road
ANNAPOLIS, MARYLAND





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PHOTOGRAPHS OF 1886 CROWNSVILLE ROAD ANNAPOLIS, MARYLAND



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PHOTOGRAPHS OF THE LOTS





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COMPARABLE SALES ONE FOR 1886 CROWNSVILLE ROAD ANNAPOLIS, MARYLAND

GRANTOR: P.J. Mavraganis

GRANTEE: Jon C. Ness

ADDRESS: 1982 Glencrest Lane
Rolling Knolls
Annapolis, Maryland 21401

LOT: 129

UTILITIES: Public water

DEED: Liber 4823 Folio 496

MAP: Tax Map 44 Block 18 Parcel 213

CONSIDERATION: \$ 159,900.00

DATE OF SALE: April 11, 1989

COMMENTS: One story brick and shingle rancher, with full basement. There is a brick fireplace and a free standing fireplace, and central air conditioner. There is an attached carport with a rear screened porch. The dwellings are approximately the same size. However the subject has additional out buildings.



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COMPARABLE SALES TWO FOR 1886 CROWNSVILLE ROAD ANNAPOLIS, MARYLAND

GRANTOR: A.A. Grau, Jr.

GRANTEE: Glenn C. Trumbower

ADDRESS: 1875 Glencrest Lane
Rolling Knolls
Annapolis, Maryland 21401

LOT: 116

UTILITIES: Public water

DEED: Liber 4633 Folio 529

MAP: Tax Map 44 Block 18 Parcel 213

CONSIDERATION: \$ 165,000.00

DATE OF SALE: February 18, 1988

COMMENTS: One story L shaped wood siding rancher, having an attached one car garage, with an open carport, full basement, brick fireplace, central air conditioning. The entire rear yard has a wooden fence surrounding the swimming pool. The house has a professional landscaping look.



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COMPARABLE SALES THREE FOR 1886 CROWNSVILLE ROAD ANNAPOLIS, MARYLAND

GRANTOR: J.E. Pitt, Jr.

GRANTEE: Spencer H. Olson

ADDRESS: 1978 Glencrest Lane
Rolling Knolls
Annapolis, Maryland 21401

LOT: 116

UTILITIES: Public water

MAP: Tax Map 44 Block 18 Parcel 213

DEED: Liber 4753 Folio 141

CONSIDERATION: \$ 169,900.00

DATE OF SALE: December 14, 1988

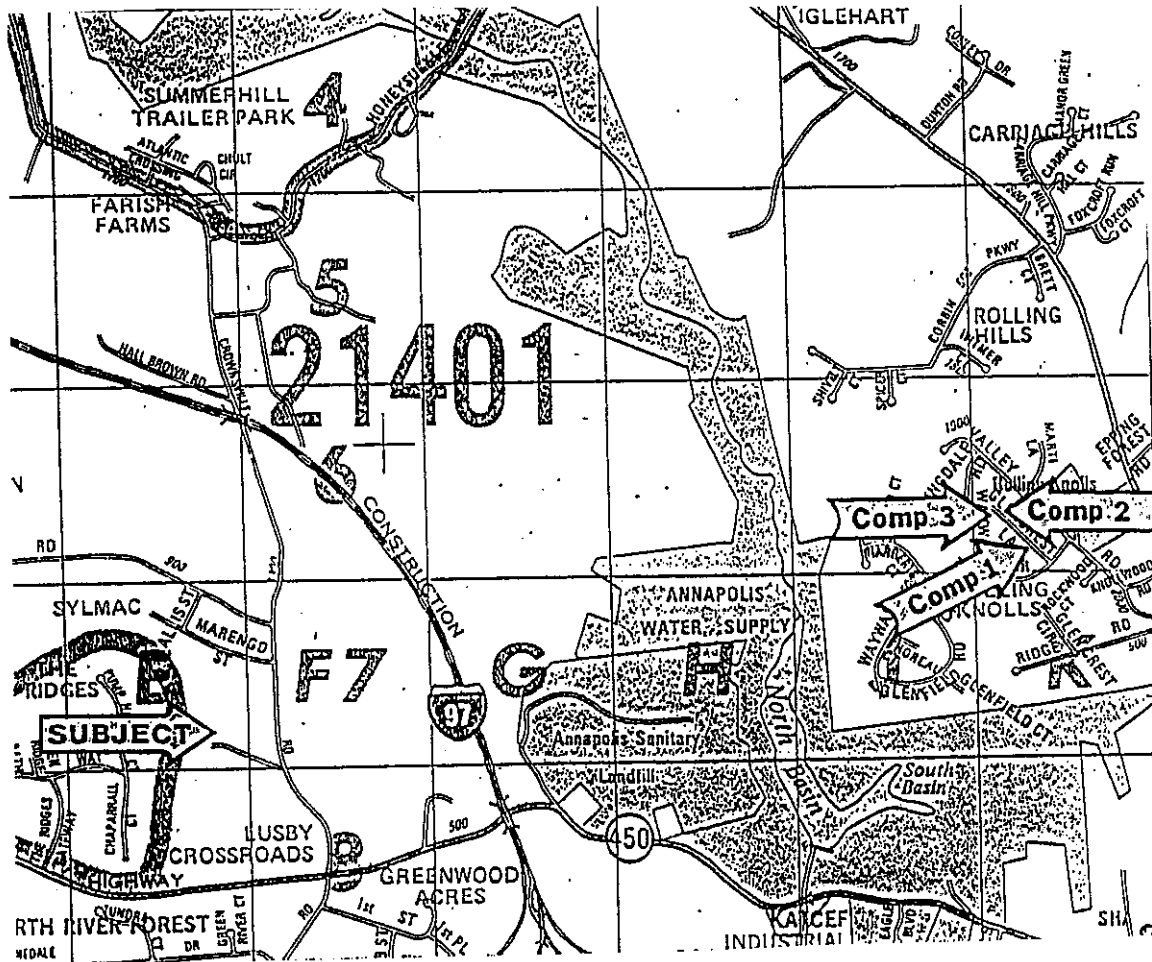
COMMENTS: Brick rancher with an attached 2 car garage, double flu brick chimmney, central air conditioning, full basement. This has is larger than subject, however this dwelling only has one framed outbuilding on the site. The house shows very well, with many trees and shrubs.



ROBERT H. CAMPBELL & ASSOCIATES

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LOCATION OF SUBJECT TO COMPARABLE SALES





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COMPARABLE LOT SALES ONE

GRANTOR: CRANBERRY WOODS L.P.

GRANTEE: HEARTWOOD BUILDING COMPANY

ADDRESS: 1432 WILD CRANBERRY COURT
CROWNSVILLE, MARYLAND 21032

UTILITIES: PUBLIC SEWER & PUBLIC WATER-NOT AVAILABLE

MAP: TAX MAP 38 BLOCK 15 PARCEL 158

DEED: LIBER 4398 FOLIO 161

ZONING: RESIDENTIAL AGRICULTURE - RA

LAND AREA: 49,547 SQUARE FEET OR 1.14 ACRES ONE BUILDABLE

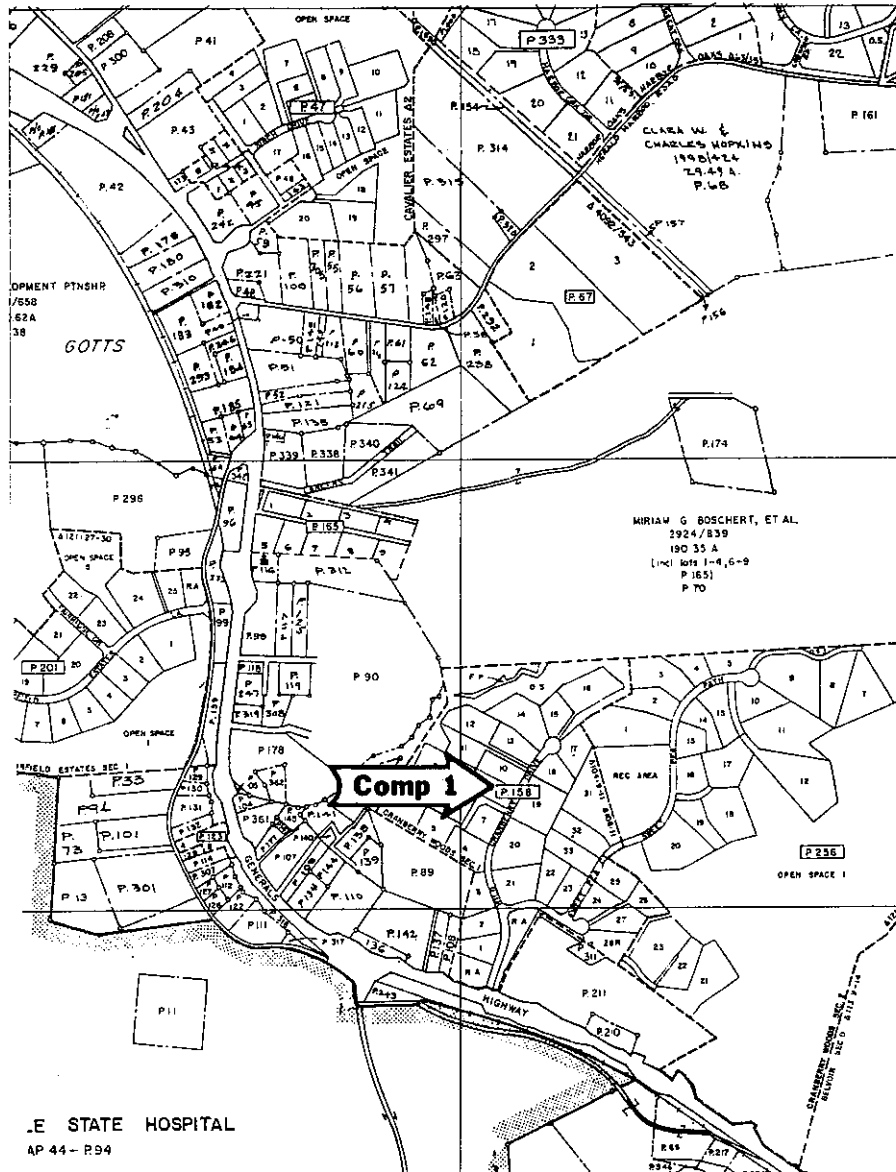
SALE DATE: JUNE 1987

CONSIDERATION: \$ 85,000.00

COMMENTS: AT TIME OF SALE WAS A FINISHED LOT READY FOR
BUILDING, IT IS A TREED LOT WHICH IS GENTLY
ROLLING. THIS LOT IS IN THE SUBDIVISION OF
CRANBERRY WOODS.

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LOCATION OF COMPARABLE SALES ONE





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COMPARABLE LOT SALES TWO

GRANTOR: JOHN G. AND CAROL C. BOSWORTH

GRANTEE: GENE F. MARSHNER

ADDRESS: 2051 HERMITAGE HILL DRIVE
GAMBRILLS, MARYLAND

UTILITIES: PUBLIC WATER & PUBLIC SEWER NOT AVAILABLE

MAP: TAX MAP 43 BLOCK 15 PARCEL 262
LOT 38 SECTION 1

DEED: LIBER 4307 FOLIO 43

ZONING: RESIDENTIAL 1 - R1

LAND AREA: 87,120 SQUARE FEET OR 2.0 ACRES

SALE DATE: FEBRAURY 4, 1987

CONSIDERATION: \$ 60,000.00

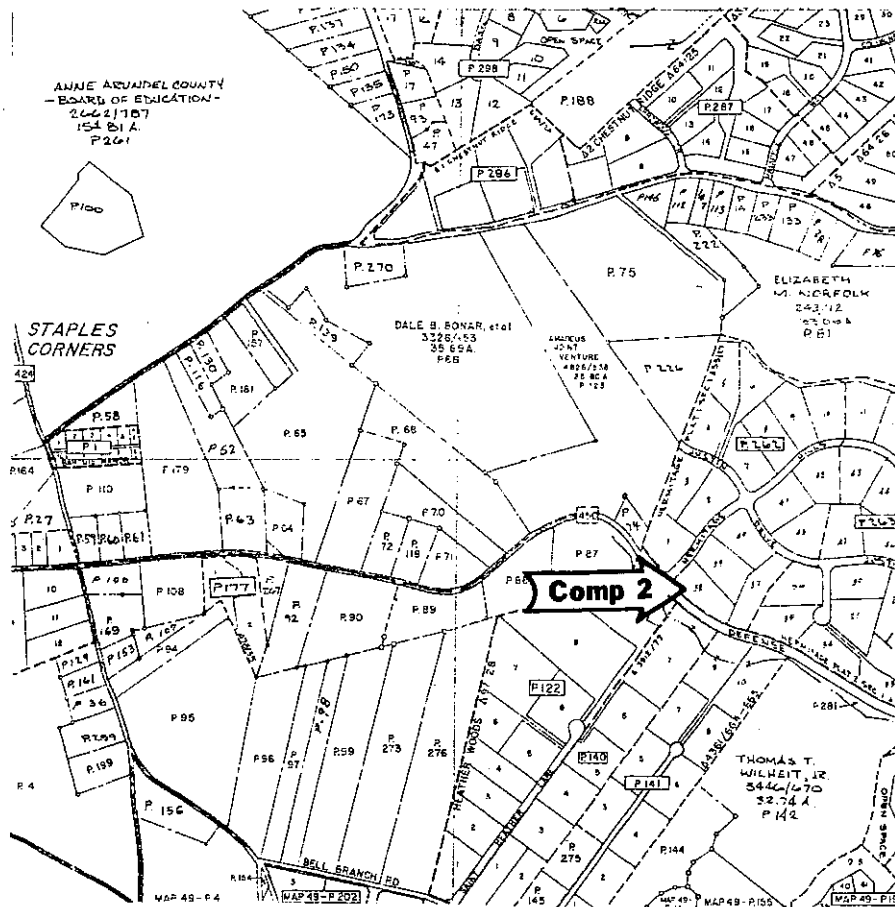
COMMENTS: PROPERTY LOCATED IN HERMITAGE HILL SUBDIVISION.
THIS IS A FINISHED SINGLE FAMILY LOT, THE SITE
IS ROLLING AND IS WOODED.



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LOCATION OF COMPARABLE SALES TWO





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COMPARABLE LOT SALES THREE

GRANTOR: WOODHILL CORPORATION

GRANTEE: ARUNDEL WOODS CONSTRUCTION COMPANY

ADDRESS: PUMP HANDLE COURT
THE RIDGES
ANNAPOLIS, MARYLAND 21401

UTILITIES: PUBLIC WATER & PUBLIC SEWER

MAP: TAX MAP 44 BLOCK 20 PARCEL 67

DEED: LIBER 4267 FOLIO 685

ZONING: RESIDENTIAL AGRICULTURE - RA

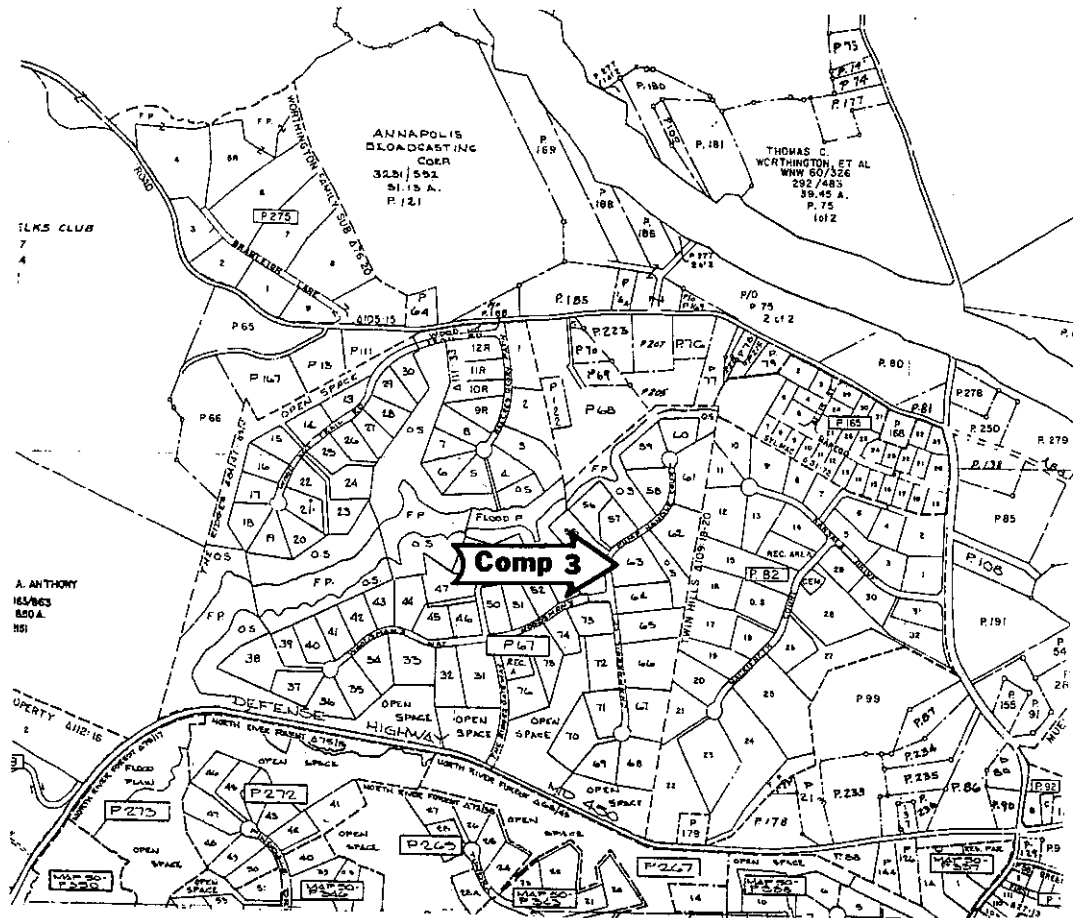
LAND AREA: 79,652 SQUARE FEET OR 1.829

SALE DATE: FEBRUARY, 1987

CONSIDERTION: \$ 79,652.00

COMMENTS: THE SITE IS ROLLING AND WOODED, THE LOT REQUIRES WATER AND SEWER (PRIVATE). THE PROPERTY IS A FINISHED SINGLE FAMILY LOT.

LOCATION OF COMPARABLE SALES THREE





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LIMITING CONDITIONS - REAL ESTATE

The certification of the appraiser appearing in this appraisal report is subject to the following limiting conditions:

1. The appraiser assumes no responsibility for matters legal in character of the property appraised or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable.
2. All existing liens and encumbrances have been disregarded and the property is appraised as though free and clear and under responsible ownership and competent management.
3. The appraiser has made no survey of the property and assumes no responsibility in connection with such matters. Plats, sketches, drawings and pictures are included to assist the reader(s) in visualizing the property.
4. Unless otherwise noted herein, it is assumed there are no restrictive covenants, easements, rights-of-way, encroachments, and/or zoning violations existing in the property appraised.
5. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made therefor.
6. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering costs which might be required to discover such factors.
7. Information, estimates and opinions furnished to the appraiser and contained in this appraisal report, were obtained from sources considered reliable and believed to be true and correct, however, no responsibility for accuracy of such items furnished the appraiser can be assumed by the appraiser.

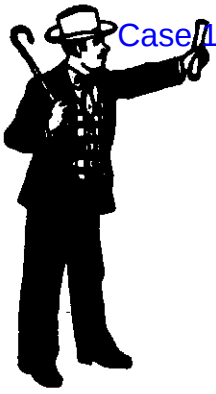


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LIMITING CONDITIONS - REAL ESTATE - Continued

8. Disclosure of the contents of the appraisal report is governed by the By-Laws and Regulations of the professional appraisal organizations with which the appraiser is affiliated. Neither all, nor any part of the contents of the appraisal report or a copy thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, references to any professional organizations, or the firm with which the appraiser is connected) shall be used for any purpose by anyone but the client specified in the appraisal report, the borrower, if the appraisal fee is paid by same, the mortgagee, or its successors or assigns, mortgage insurers, consultants, professional appraisal organizations, any state or federally approved financial institution, any department, agency or federally approved financial institution, any department, agency or instrumentality of the United States or any state or the District of Columbia, without the previous written consent of the appraiser; nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent and approval of the appraiser.
9. Any condition or assumption not specifically listed here, but mentioned elsewhere in the appraisal report is considered a part of this statement.
10. No environmental impact studies or radon gas tests were either requested or made in conjunction with this appraisal, and the appraiser hereby reserves the right to alter, amend, revise or rescind any of the value opinions based upon any environmental impact studies, research, investigation, or radon gas test results.



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PROFESSIONAL QUALIFICATIONS OF JANE CAMPBELL-CHAMBLISS

PROFESSIONAL EXPERIENCE

APPRAISER OF REAL ESTATE AND PERSONAL PROPERTY SINCE 1977
ANNE ARUNDEL COUNTY OFFICE OF PLANNING AND ZONING
ANNE ARUNDEL CO. LEGISLATIVE ASSISTANT TO DIRECTOR OF
ADMINISTRATION

EDUCATIONAL EXPERIENCE

MASTER OF ARTS DEGREE-URBAN PLANNING-MORGAN STATE UNIVERSITY
BACHELOR OF SCIENCE-BUSINESS-STRAYER COLLEGE

CONTINUING EDUCATION

THE JOHNS HOPKINS UNIVERSITY
CANDIDATE - MASTER OF LIBERAL ARTS
THE JOHNS HOPKINS UNIVERSITY
BALTIMORE AND FEDERAL PERIOD FURNITURE-SEMINAR
CATONSVILLE COMMUNITY COLLEGE
MARSHALL & SWIFT RESIDENTIAL COST APPROACH & DEPRECIATION
FEDERAL HOME LOAN BANK BOARD MEMORANDUM R 41-C
APPRAISAL REVIEW AND REGULATIONS
ANNE ARUNDEL COMMUNITY COLLEGE
PRINCIPLES OF REAL ESTATE
AMERICAN FURNITURE-SEMINAR
ORIENTAL CARPETS-SEMINAR
ANTIQUUE DOLLS-SEMINAR
AMERICAN SOCIETY OF APPRAISERS
PERSONAL PROPERTY I - GEORGE MASON UNIVERSITY, VA.
PERSONAL PROPERTY II- WASHINGTON, D.C.
PERSONAL PROPERTY-ETHICS, & IRS REGULATIONS-WINSTON-SALEM
SMITHSONIAN INSTITUTION
ART DECO-SEMINAR
WORLD TAPESTRY-SEMINAR
THREE CENTURIES OF AMERICAN FURNITURE-SEMINAR
SOTHEBY'S AUCTION HOUSE, NEW YORK CITY
PRIMITIVE AMERICAN DECORATIVE ARTS
APPRAISERS ASSOCIATION OF AMERICA
40TH NATIONAL CONFERENCE, NEW YORK CITY
PROFESSIONAL ORGANIZATIONS
MEMBER- NEW ENGLAND APPRAISERS ASSOCIATION
CANDIDATE-AMERICAN SOCIETY OF APPRAISERS
QUALIFIED APPRASIER BY
CIRCUIT COURT - ANNE ARUNDEL COUNTY, MD.
DISTRICT COURT - ANNE ARUNDEL COUNTY, MD.
CIRCUIT COURT - PRINCE GEORGES COUNTY, MD.
BOARD OF APPEALS - ANNE ARUNDEL COUNTY, MD.